Supreme Court, U. S.
FILED
JUL 30 1975
MICHAEL RODAK, JR., CLERK

IN THE

Supreme Court of the United States

OCTOBER TERM, 1974

No. 74-1245

LIBERTY MUTUAL INSURANCE COMPANY,
A CORPORATION,
Petitioner,

vs.

SANDRA WETZEL AND MARI ROSS, ON BEHALF OF THEMSELVES AND ALL OTHERS SIMILARLY SITUATED,
Respondent.

ON PETITION FOR A WRIT OF CERTIORARI TO THE UNITED STATES COURT OF APPEALS FOR THE THIRD CIRCUIT

BRIEF AMICUS CURIAE ON BEHALF OF AMERICAN MUTUAL INSURANCE ALLIANCE, NATIONAL ASSOCIATION OF INDEPENDENT INSURERS, AND AMERICAN INSURANCE ASSOCIATION

WILLIAM MARTIN
General Counsel
American Insurance Association
85 John Street
New York, New York 10038

PAUL C. BLUME
General Counsel
National Association of
Independent Insurers
2600 River Road
Des Plaines, Illinois 60018

RICHARD E. GOODMAN
Assistant General Counsel
American Mutual Insurance Alliance
20 North Wacker Drive
Chicago, Illinois 60606
Attorneys for Amici

Pregnancy benefits are excluded or limited in private employers' disability insurance programs because of cost and actuarial considerations. The very factors which make normal pregnancy disability an expensive risk to cover—its foreseeability, frequency, and social desirability, its voluntary character, the open-endness of its duration, and the possibility of uncontrollable claim abuse—justify the exclusion of that risk from a disability insurance program intended to provide the broadest protection possible, within reasonable premium limits, against loss of income resulting from unexpected illness or injury.

Respectfully submitted,

SIMON H. RIFKIND
MARTIN KLEINBARD
345 Park Avenue
New York, New York 10022

Attorneys for General Motors Corporation

Of Counsel:

PAUL, WEISS, RIFKIND, WHARTON & GARRISON
345 Park Avenue
New York, New York 10022

FRAZER F. HILDER
EDMOND J. DILWORTH, JR.
General Motors Corporation
3044 West Grand Boulevard
Detroit, Michigan 48202

Dated: July 31, 1975